

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jason Daniel Ruppert  
Heather Lynn Ruppert  
Debtors

Case No. 18-02395-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DaneishaD  
Form ID: 309A

Page 1 of 3  
Total Noticed: 79

Date Rcvd: Nov 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2019.

db/jdb +Jason Daniel Ruppert, Heather Lynn Ruppert, 720 Finks Drive, York, PA 17404-9654  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
aty +Kevin S Frankel, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150,  
King Of Prussia, PA 19406-4702  
tr +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132  
5095122 +ARROWHEAD, WILLIAMSON AND BROWN, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201  
5069997 +Acima Credit Fka Simpl, 9815 Monroe Street, 4th Floor, Sandy UT 84070-4384  
5069998 +Acima Credit Fka Simpl, 9815 S Monroe St Fl 4, Sandy UT 84070-4384  
5082339 +Aspire Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,  
Tinton Falls, NJ 07724-3001  
5086817 CACH, LLC its successors and assigns as assignee, of Genesis Bankcard Services, Inc.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
5129233 +Columbia Gas, Corporation Service Company, 2595 Interstate Drive, Suite 103,  
Harrisburg, PA 17110-9378  
5070011 +Commonwealth Financial Systems, 245 Main St, Dickson City PA 18519-1641  
5069996 Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001  
5129234 Direct Tv (AT&T), PO Box 5014, Carol Stream, IL 60197-5014  
5070015 +Mariner Finance, 8211 Town Center Dr, Nottingham MD 21236-5904  
5232532 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619096,  
Dallas, TX 75261-9741)  
5162642 +Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
5181591 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096  
5181592 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741,  
Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096  
5070020 +PA Unemployment Compensation Claims, 36 East Grant Street, Lancaster PA 17602-2831  
5070022 +Pacific Union Financial, 1603 Lbj Fwy Ste 500, Farmers Branch TX 75234-6071  
5070021 +Pacific Union Financial, Attn: Bankruptcy, 1603 Lbj Freeway, Suite 500,  
Farmers Branch TX 75234-6071  
5093612 +Pacific Union Financial, LLC, 1603 LBJ Freeway Suite 500, Farmers Branch, TX 75234-6071  
5069994 +York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dmcutaia@gmail.com Nov 19 2019 19:13:48 Dawn Marie Cutaia,  
Pugh and Cutaia, PLLC, 115 E. Philadelphia Street, York, PA 17401  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Nov 19 2019 19:14:01 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
cr +EDI: PRA.COM Nov 20 2019 00:18:00 PRA Receivables Management LLC, POB 41067,  
Norfolk, VA 23541-1067  
5069999 +E-mail/Text: smacknowski@mscuso.com Nov 19 2019 19:14:08 Aspire Fcu,  
67 Walnut Ave Ste 401, Clark NJ 07066-1696  
5070001 EDI: CAPITALONE.COM Nov 20 2019 00:18:00 Capital One, 15000 Capital One Dr,  
Richmond VA 23238  
5070002 +EDI: CAPITALONE.COM Nov 20 2019 00:18:00 Capital One, Po Box 30253,  
Salt Lake City UT 84130-0253  
5070000 +EDI: CAPITALONE.COM Nov 20 2019 00:18:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City UT 84130-0285  
5079319 EDI: CAPITALONE.COM Nov 20 2019 00:18:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
5094196 EDI: BL-BECKET.COM Nov 20 2019 00:18:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
5070004 +EDI: CITICORP.COM Nov 20 2019 00:18:00 Citibank/The Home Depot, Po Box 6497,  
Sioux Falls SD 57117-6497  
5070003 +EDI: CITICORP.COM Nov 20 2019 00:18:00 Citibank/The Home Depot, Centralized Bankruptcy,  
Po Box 790034, St Louis MO 63179-0034  
5070005 +EDI: WFNNB.COM Nov 20 2019 00:18:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,  
Po Box 182125, Columbus OH 43218-2125  
5070006 +EDI: WFNNB.COM Nov 20 2019 00:18:00 Comenity Bank/Victoria Secret, Po Box 182789,  
Columbus OH 43218-2789  
5070008 +EDI: WFNNB.COM Nov 20 2019 00:18:00 Comenity Bkl/Ulta, Po Box 182120,  
Columbus OH 43218-2120  
5070007 +EDI: WFNNB.COM Nov 20 2019 00:18:00 Comenity Bkl/Ulta, Attn: Bankruptcy Dept,  
Po Box 182125, Columbus OH 43218-2125  
5070009 +EDI: WFNNB.COM Nov 20 2019 00:18:00 Comenitycapital/bosco, Attn: Bankruptcy Dept,  
Po Box 182125, Columbus OH 43218-2125  
5070010 +EDI: WFNNB.COM Nov 20 2019 00:18:00 Comenitycapital/bosco, Po Box 182120,  
Columbus OH 43218-2120  
5129232 E-mail/Text: bankruptcy@firstenergycorp.com Nov 19 2019 19:14:02 First Energy Corp.,  
P.O. Box 3687, Akron, Ohio 44309-3687  
5069995 EDI: IRS.COM Nov 20 2019 00:18:00 IRS Centralized Insolvency Oper., Post Office Box 7346,  
Philadelphia PA 19101-7346  
5070013 +E-mail/Text: bncnotices@becket-lee.com Nov 19 2019 19:13:56 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee WI 53201-3120



Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5070014 +E-mail/Text: bncnotices@becket-lee.com Nov 19 2019 19:13:56 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls WI 53051-5660

5086949 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 19 2019 19:20:43  
LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,  
LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

5070017 +EDI: MID8.COM Nov 20 2019 00:18:00 Midland Funding, 2365 Northside Dr Ste 30,  
San Diego CA 92108-2709

5070016 +EDI: MID8.COM Nov 20 2019 00:18:00 Midland Funding, 2365 Northside Dr Ste 300,  
San Diego CA 92108-2709

5076954 EDI: AGFINANCE.COM Nov 20 2019 00:18:00 ONEMAIN, P.O. BOX 3251,  
EVANSVILLE, IN 47731-3251

5070018 +EDI: AGFINANCE.COM Nov 20 2019 00:18:00 OneMain Financial, Attn: Bankruptcy,  
601 Nw 2nd Street, Evansville IN 47708-1013

5070019 +EDI: AGFINANCE.COM Nov 20 2019 00:18:00 OneMain Financial, Po Box 1010,  
Evansville IN 47706-1010

5070024 EDI: PRA.COM Nov 20 2019 00:18:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,  
Norfolk VA 23502

5168360 EDI: PRA.COM Nov 20 2019 00:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541

5168361 EDI: PRA.COM Nov 20 2019 00:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

5095605 EDI: PRA.COM Nov 20 2019 00:18:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

5070149 +EDI: PRA.COM Nov 20 2019 00:18:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

5086950 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 19 2019 19:20:43  
PYOD, LLC its successors and assigns as assignee, of Roundup Funding L.L.C.,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

5086818 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 19 2019 19:20:43  
Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,  
Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

5070023 +EDI: PRA.COM Nov 20 2019 00:18:00 Portfolio Recovery, Po Box 41021,  
Norfolk VA 23541-1021

5092414 EDI: Q3G.COM Nov 20 2019 00:18:00 Quantum3 Group LLC as agent for, MOMA Trust LLC,  
PO Box 788, Kirkland, WA 98083-0788

5093918 EDI: Q3G.COM Nov 20 2019 00:18:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788

5093917 EDI: Q3G.COM Nov 20 2019 00:18:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788

5070025 E-mail/Text: colleen.atkinson@rmscollect.com Nov 19 2019 19:14:11 Receivable Management Inc,  
7206 Hull Rd, Ste 211, Richmond VA 23235

5070026 +E-mail/Text: colleen.atkinson@rmscollect.com Nov 19 2019 19:14:11 Receivable Management Inc,  
7206 Hull Street Rd Ste, North Chesterfield VA 23235-5826

5070027 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 19 2019 19:21:06  
Resurgent Capital Services, Po Box 10587, Greenville SC 29603-0587

5070028 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 19 2019 19:21:06  
Resurgent Capital Services, 55 Beattie Pl 110, Greenville, SC 29601-5115

5070029 +EDI: SWCR.COM Nov 20 2019 00:18:00 Southwest Credit Systems, 4120 International Parkway,  
Suite 1100, Carrollton TX 75007-1958

5070030 +EDI: SWCR.COM Nov 20 2019 00:18:00 Southwest Credit Systems, 4120 International Pkwy,  
Carrollton TX 75007-1958

5070032 +EDI: RMSC.COM Nov 20 2019 00:18:00 Synccb/carecr, C/o Po Box 965036,  
Orlando FL 32896-0001

5070031 +EDI: RMSC.COM Nov 20 2019 00:18:00 Synccb/carecr, Attn: Synchrony - Bankruptcy,  
Po Box 960061, Orlando FL 32896-0061

5070034 +EDI: RMSC.COM Nov 20 2019 00:18:00 Synccb/hhgreg, Po Box 965036, Orlando FL 32896-5036

5070033 +EDI: RMSC.COM Nov 20 2019 00:18:00 Synccb/hhgreg, Attn: Bankruptcy, Po Box 965060,  
Orlando FL 32896-5060

5070035 +EDI: RMSC.COM Nov 20 2019 00:18:00 Synchrony Bank, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando FL 32896-5060

5070036 +EDI: RMSC.COM Nov 20 2019 00:18:00 Synchrony Bank, 950 Forrer Blvd,  
Kettering OH 45420-1469

5070037 +EDI: RMSC.COM Nov 20 2019 00:18:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando FL 32896-5060

5070038 +EDI: RMSC.COM Nov 20 2019 00:18:00 Synchrony Bank/Walmart, Po Box 965024,  
Orlando FL 32896-5024

5070039 +EDI: CHRYSLER.COM Nov 20 2019 00:18:00 TD Auto Finance, Attn: Bankruptcy, Po Box 9223,  
Farmington Hills MI 48333-9223

5070040 +EDI: CHRYSLER.COM Nov 20 2019 00:18:00 TD Auto Finance, Po Box 9223,  
Farmington Hills MI 48333-9223

5070041 +E-mail/Text: lconey@whiterosecu.com Nov 19 2019 19:14:13 White Rose Credit Union,  
1529 Rodney Road, York PA 17408-9716

5094883 EDI: ECAST.COM Nov 20 2019 00:18:00 eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262

TOTAL: 56



## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

## \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 5070012\* Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346,  
 Philadelphia PA 19101-7346  
 5080200\* +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 21, 2019

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2019 at the address(es) listed below:

Dawn Marie Cutaia on behalf of Debtor 2 Heather Lynn Ruppert dmcutaia@gmail.com,  
 cutaialawecf@gmail.com;r46159@notify.bestcase.com  
 Dawn Marie Cutaia on behalf of Debtor 1 Jason Daniel Ruppert dmcutaia@gmail.com,  
 cutaialawecf@gmail.com;r46159@notify.bestcase.com  
 James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper  
 bkgroup@kmlawgroup.com  
 James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com  
 Kevin S Frankel on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper pa-bk@logs.com  
 Lawrence V. Young (Trustee) lyong@cgalaw.com,  
 pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
 United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 7



**Information to identify the case:**

Debtor 1	<b>Jason Daniel Ruppert</b>	Social Security number or ITIN	<b>xxx-xx-0866</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	<b>Heather Lynn Ruppert</b>	Social Security number or ITIN	<b>xxx-xx-5426</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	<b>Middle District of Pennsylvania</b>	Date case filed in chapter	<b>13 6/6/18</b>
Case number:	<b>1:18-bk-02395-HWV</b>	Date case converted to chapter	<b>7 11/6/19</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jason Daniel Ruppert	Heather Lynn Ruppert
2. All other names used in the last 8 years		
3. Address	720 Finks Drive York, PA 17404	720 Finks Drive York, PA 17404
4. Debtor's attorney Name and address	Dawn Marie Cutaia Pugh and Cutaia, PLLC 115 E. Philadelphia Street York, PA 17401	Contact phone 717-304-1841 Email: <a href="mailto:dmcutaia@gmail.com">dmcutaia@gmail.com</a>
5. Bankruptcy trustee Name and address	Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848-4900 Email: <a href="mailto:lyoung@cgalaw.com">lyoung@cgalaw.com</a>

For more information, see page 2 &gt;



**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: 11/19/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 8, 2020 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>45 North George Street, 5th Floor Multipurpose Room, York, PA 17401</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 3/8/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	



